(b) if so, what are the details thereof;

(c) whether any inquiry committee has been constituted in this regard; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) National Bank for Agriculture & Rural Development (NABARD) have reported that no serious irregularities as such have been detected in the Regional Rural Banks (RRBs) functioning in the State of Uttar Pradesh. The complaints regarding functioning etc. of the RRBs, as and when received, are examined by NABARD and Sponsor Banks and remedial measures are advised to the authorities concerned.

Higher rate of interest of savings banks

871. SHRI MOHINDER SINGH LATHER: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to raise the rate of interest on savings bank deposits from 5 p.c.;

(b) if so, what are the details of the proposal; and

(c) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c) Interest rates on bank deposits are prescribed by Reserve Bank of India (RBI) taking into consideration, inter-alia, the need for mobilising resources, the rate of interest on other instruments of savings, the rate of inflation, the lending rate and bank profitability etc. Taking into all relevat factors, the level of interest rates on Savings bank accounts and other types of bank deposits are determined by RBI from time to time.

Report on banking customer services

872. SHRI MOHINDER SINGH LATHER: Will the Minister of FINANCE be pleased to state:

(a) whether Goiporia Committee Report to look into banking customer services has submitted its report;

(b) if so, what are the details thereof: and

(c) what action has been taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) Reserve Bank of India constituted a Committee in September, 1990 under the Chairmanship of Sh. M. N. Goiporia, Chairman, State Bank of India to study the current state of customer service in banks and to suggest measures to improve performance in this area. The Committee submitted its report to the Reserve Bank of India in December, 1991. A summary of the recommendations made by the Committee is at Annexure. (*See* Appendix CLXII, Annexure No. 22]

(c) Reserve Bank of India have issued necessary instructions to the banks advising them to implement certain recommendations which do not require any further processing. The banks have also been advised to initiate suitable action on some of recommendations which require examinations by banks including consultaton with employees' organisations. The Government and the Reserve Bank of India have taken up for consideration the remaining recommendations.

IMF advice on private sector's role in Indian economy

873. SHRI ARANGIL SREEDHARAN: Will the Minister of FINANCE be pleased to state:

(a) whether the Managing Director of International Monitory Fund has advised Government to increase the role of private sector in India's economy; and

(b) if so, what is the reaction of Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) No, Sir.

(b) Does not arise.

Inclusion of foreign loans in foreign exchange reserve

874. SHRI PRAMOD MAHAJAN: Will the Minister of FINANCE be pleased to refer to the answer to Starred Question 7 given in the Rajya Sabha on 25th February, 1992 and state:

(a) whether the foreign exchange reserve includes loans from IMF and other sources; and

(b) if so, what is the amount of additions to reserves excluding loans during the period from April 1991 till date?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) The level of reserves is the net result of a number of transactions in the balance of payment accounts including those with the IMF and the World Bank.

(b) It is not possible to compute additions to reserves excluding loans as the changes in reserves level is the net result of a number of transactions in the external sector.

बिहार में ग्रामीण विकास हेतु बैंकों द्वारा प्रदान की गयी सहायता

875. **श्री शंकर दयाल सिंह :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) वर्ष 1991 के दौरान बिहार में ग्रामीण विकास हेतु किस-किस बैंक ने ऋण दिया है तथा कितना-कितना ऋण दिया है ; और

(ख) इस अवधि के दौरान बिहार स्थित बैंकों की सावधि जमा योजनाओं के अंतर्गत कितनी राशि जमा की गयी ?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) सरकारी क्षेत्र के बैंक बिहार सहित पूरे देश में उधारकर्ताओं को कृषि, कुटीर एवं ग्राम उद्योगों आदि जैसे विभिन्न ग्रामीण विकास कार्यों के लिए उनके द्वारा प्रस्तावित योजनाओं अथवा सरकार या सरकारी निकायों द्वारा प्रायोजित कार्यक्रमों अथवा बैंकों की किन्हीं अन्य योजनाओं के अंतर्गत ऋण प्रदान करते हैं । विभिन्न प्रकार की योजनाओं के अंतर्गत दिए जाने वाले ऋणों के संबंध में अलग से आंकड़े नहीं रखे जाते । तथापि, मार्च 1990 (अद्यतन उपलब्ध) के अन्त तक की स्थिति के अनुसार बिहार में वाणिज्यिक बैंकों के कुछ बकाया कृषि ऋण 792.47 करोड़ रुपये थे और कारीगरों, ग्राम एवं कुटीर उद्योगों के लिए, यह राशि 53.75 करोड़ रुपए थी ।

(ख) वाणिज्यिक बैंक इस संबंध में भारतीय रिजर्व बैंक द्वारा निर्धारित ब्याज दर ढांचे और मार्गनिर्देशों के अधीन विभिन्न जमा योजनाएं चलाते हैं । इस प्रश्न में पूछे गए तरीके के अनुसार धनराशियों की मात्रा बताना संभव नहीं है ।

Re-appraisal of continental float glass project by IFCI

876. SHRI ASHWANI KUMAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the re-appraisal of Continental Float Glass Project is held up with IFCI/IDBI;

(b) if so, when these requests were received and why the appraisal has not been made so far;

(c) whether it is also a fact that similar project has been financed for a big industrial house at terms which are much lenient as compared to this joint sector project of U.P. by IDBI;

(d) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) According to the information furnished by the Industrial Finance Corporation of India (IFCI), the re-appraisal of the Continental Float Glass Project (CFGP)